

RETAIL INSTALLMENT CONTRACT-SIMPLE INTEREST FINANCE CHARGE

ACCOUNT # [REDACTED]

LOT # A85W

Buyer Name and Address	Co-Buyer Name and Address	Creditor-Seller Name and Address
MOUSES LAMAH 2109 S 16TH ST PHILADELPHIA, PA 19145	N/A	LAMAH MOTORS INC 1800-1816 BRIDGE ST PHILADELPHIA, PA 19124

"You" and "Your" mean each Buyer above, jointly and severally. "Us" and "We" mean Creditor-Seller and Creditor-Seller's assignee. You may buy the Vehicle described below for cash or credit. The cash price is shown below as the "Cash Price". The credit price is shown below as "Total Sale Price". You have agreed to buy the Vehicle from Us on credit for the Total Sale Price. You acknowledge delivery and acceptance of the Vehicle in good condition and repair. You agree to pay Us all amounts due under this Retail Installment Contract ("Contract"), including the Amount Financed and Finance Charge, according to the payment schedule shown in the Truth in Lending Disclosures below. We will figure Your finance charge on a daily basis at a rate of 20.49 % per year ("Contract Rate"). You also agree to the terms and conditions (including the Truth in Lending Disclosures) and on the additional pages of this Contract. The Annual Percentage Rate may be negotiable with Us.

Used	Year and Make	Model	Color	Vehicle Identification Number	Odometer Reading
	2016 Mercedes-Benz	GLE	GREY	4JGDA5HB6GA785478	155,545

TRUTH IN LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of Your credit as a yearly rate. 20.49 %	The dollar amount the credit will cost You. \$ 10,669.85	The amount of credit provided to You or on Your behalf. \$ 17,594.35	The amount You will have paid after You have made all payments as scheduled. \$ 28,264.20	The total cost of Your purchase on credit, including Your down payment of \$ 2,000.00 is \$ 30,264.20

Payment Schedule: Your payment schedule will be:

No. of Payments	Amount of Payments	When Payments Are Due
60	\$ 471.07	July 24, 2024 and same date of each following month.

Security: You are giving a security interest in the Vehicle being purchased.

Late Charge: If a payment is late, You will be charged 2% per month on the amount of the payment or payments that are late, not to exceed \$30.

Prepayment: If You pay early, You will not have to pay a penalty.

Additional Information: Please read this Contract for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

BUYER'S NOTICE: If You do not meet Your Contract obligations, You may lose the Vehicle.

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGES CAUSED TO OTHERS IS NOT INCLUDED.

PROPERTY INSURANCE: You must insure the Vehicle securing this Contract (see page 3 of this Contract). YOU MAY PURCHASE OR PROVIDE THE INSURANCE THROUGH ANYONE YOU CHOOSE WHO IS REASONABLY ACCEPTABLE TO US, as more fully described on page 3.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WHICH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

USED CAR BUYERS GUIDE. THE INFORMATION YOU SEE ON THE WINDOW FORM FOR THIS VEHICLE IS PART OF THIS CONTRACT. INFORMATION ON THE WINDOW FORM OVERRIDES ANY CONTRARY PROVISIONS IN THE CONTRACT OF SALE.

Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato de venta.

ARBITRATION: This Contract contains an Arbitration Clause that states You and We may elect to resolve any dispute by arbitration and not by court action. See the Arbitration Clause on Page 5 of this Contract for the full terms and conditions of the agreement to arbitrate. By initialing below, you confirm that you have read, understand and agree to the terms and conditions in the Arbitration Clause.



Buyer Initials: _____



Buyer Initials: _____